

EXHIBIT "C"

CHECKCARE

October 6, 2003

Louis Pomerance
Checkcare Enterprises
8900 Greenway Commons Place, Ste. 200
Louisville, KY 40220

Dear Louis:

I started my career with Checkcare as an employee. I was so impressed with the business concept that I became a franchise owner. I wanted to be part of an organization where there was an abundance of support for the franchise owner. I knew that I would and could be successful as long as the support was available to me. Each and every day that I opened my doors for business, I was an excited and proud business owner.

A little over two years ago I received a phone call from you. You were on a campaign to contact those franchisees that were at that time thought to be "undecided" as to which release to sign, yours or the Franchise Acquisition Group's release; giving up my interest in a lawsuit where my corporation was a plaintiff. At the time I remember thinking, "this guy really wants to make sure my company stays competitive and successful". If you had not made that phone call, I would not have signed the release to LAP Enterprises.

When I heard you speak at our meeting in New Orleans, I thought that you were sincere when forecasting your plans for our network. Over the last 18 months I have had a change of heart. I did some fact finding on my own in reference to some of the statements that you made in New Orleans, which did not hold to be true, specifically regarding our software platform. In addition, you made some hefty comments about network meetings and benefits to the franchisees that have not to come to pass.

I have personally voiced some of my own business concerns to you, have heard you say one thing and then follow through with another. It is very frustrating to have a business partner who is not truthful. That is in a sense what you are, my business partner.

I am not going to point fingers at Checkcare Enterprises staff members, ultimately; you are where the buck stops so to speak. I have had several issues over the past twelve months that have needed the attention of Checkcare Enterprises staff. I am diligent about keeping notes of conversations and copies of documents where I have asked for assistance. I have had severe technical issues with my software and operating systems where there just wasn't sufficient manpower at Checkcare Enterprises to get my office back to an operational point without extreme financial penalty. Frankly, you as my partner/ Franchisor have failed to perform your duties.

As my partner/ Franchisor, I feel compelled to tell you, I am extremely unhappy with our relationship. I do not want to be partnered with someone who does not have my business success as his priority. The fact that you do not pay me the funds rightly due me, but expect me to be forthright in my payments to you is reason enough for me to believe you

could care less whether or not my office is successful. I do not see that attitude changing. The software that you are forcing me to use is laden with problems; software abnormalities requests are logged but in my experience not corrected. It seems as though no one at your organization knows how or has the time to correct the issues. The technical department on which I rely is severely understaffed and at times uneducated. It is apparent through conversation that those staff members working in technical support are no less frustrated than I. They are all hard working individuals who have high work ethic; they just don't have the tools to get the job done. I would be better served keeping an employee on staff to support my software and pay them what I pay you for this service.

My franchise agreement does not expire until 2005, however please take notice today, if there is an opportunity for me to exit the organization before that date, I will be exercising the option.

I have deep regret that I helped you position yourself to win the bid when the Franchisor was for sale, giving up my interest in a lawsuit where we as plaintiff's had a substantial damage claim against the Franchisor. Whether or not you are willing to acknowledge this fact, it is still a fact.

I have wondered over the last year if you have any regrets. Within the first two years you have owned the Franchisor, you have entered into two separate lawsuits with franchisees. In the history of Checkcare Systems, the history that allowed you to earn a living, the network has never been in such a state of disarray. We as a company are a joke in our industry. We will never be able to attract the top-level sales people we need because our brand name is tainted within our industry. Your own hand picked individuals have not made it much over the six-month mark in employment.

Louis, as my business partner, I felt it necessary that you know that I am extremely unhappy as a Checkcare Franchisee, and the reasons why I am unhappy. I do not intend to spend the rest of my working career in an atmosphere where I am handicapped because the person who I have been forced to partner with is derelict in his duties but demands to be paid regardless. I seriously doubt you would stand for such behavior within your own organization.

Respectfully,

A handwritten signature in black ink, appearing to read "S. E. Perlmutter".

Susan Perlmutter